

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D N.J. LBR 9004-1(b)**

Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
Bank of America, N.A.



**Order Filed on October 6, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey**

In Re:  
Trevor A. Anglin & Andrea L. Walker,  
Debtors.

Case No.: 16-16620-ABA

Adv. No.:

Hearing Date: 8/15/2017 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**AMENDED ORDER CURING POST-PETITION ARREARS AND RESOLVING  
MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: October 6, 2017**



\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

**(Page 2)**

Debtor: Trevor A. Anglin and Andrea L. Walker

Case No: 16-16620-ABA

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING  
MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 2265 Horner Avenue, Pennsauken, NJ 08110, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Eric Clayman, Esq., attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of August 11, 2017, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2017 through August 2017 for a total post-petition default of \$11,442.31 (1 @ \$1,992.57, 5 @ \$1,932.92, less \$214.86 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor shall make a payment of \$5,000.00 directly to Secured Creditor no later than September 30, 2017; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$6,442.31 will be paid by Debtors remitting \$1,073.72 per month in addition to the regular monthly mortgage payment, which additional payments shall begin on September 1, 2017 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2017, directly to Secured Creditor (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the duration of Debtors' Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and the motion is hereby resolved.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
Trevor A. Anglin  
Andrea L. Walker  
Debtors

Case No. 16-16620-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Oct 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 08, 2017.

db/jdb +Trevor A. Anglin, Andrea L. Walker, 2265 Horner Avenue, Pennsauken, NJ 08110-1758

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 6, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eric Clayman on behalf of Debtor Trevor A. Anglin jenkins.clayman@verizon.net

Eric Clayman on behalf of Joint Debtor Andrea L. Walker jenkins.clayman@verizon.net

Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Stephanie F. Ritigstein on behalf of Joint Debtor Andrea L. Walker jenkins.clayman@verizon.net

Stephanie F. Ritigstein on behalf of Debtor Trevor A. Anglin jenkins.clayman@verizon.net

TOTAL: 8